

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 DWIGHT K RICHARDSON
 CARLA W RICHARDSON

CASE NO. 04 B 07961

CHAPTER 13

JUDGE: A. BENJAMIN GOLDGAR

Debtor
 SSN XXX-XX-5770 SSN XXX-XX-0838

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 03/02/04 and confirmed on 06/11/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 27669.98 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
BEN FRANKLIN MOTORS	SECURED	2175.00	589.15	2175.00
ILLINOIS DEPT REVENUE	PRIORITY	155.24	.00	155.24
AMERICASH LOANS	UNSECURED	661.74	.00	307.54
ARROW	UNSECURED	764.50	.00	355.30
AT&T CABLE SERVICES	UNSECURED	NOT FILED	.00	.00
CERTEGY PAYMENT RECOVERY	UNSECURED	NOT FILED	.00	.00
BALLYS TOTAL FITNESS	UNSECURED	NOT FILED	.00	.00
BLOCKBUSTER VIDEO	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE FINANCIAL	UNSECURED	375.04	.00	174.30
CASH ADVANCE CORP	UNSECURED	NOT FILED	.00	.00
CHARTER ONE BANK NA	UNSECURED	NOT FILED	.00	.00
CHECK N GO OF ILLINOIS	UNSECURED	NOT FILED	.00	.00
CITY OF CHICAGO	UNSECURED	1540.00	.00	715.72
COLLEGE OF LAKE COUNTY	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	NOT FILED	.00	.00
CONDELL ACUTE CARE	UNSECURED	NOT FILED	.00	.00
CONDELL ACUTE CARE	UNSECURED	NOT FILED	.00	.00
CREDIT ACCEPTANCE CORP	UNSECURED	7997.45	.00	3716.83
DEVRY INC	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
HARVARD COLLECTION SERVI	UNSECURED	NOT FILED	.00	.00
EVANSTON NORTHWESTERN HL	UNSECURED	NOT FILED	.00	.00
CITY OF EVANSTON	UNSECURED	NOT FILED	.00	.00
FIFTH THIRD BANK	UNSECURED	NOT FILED	.00	.00
FINCH UNIVERSITY CLINIC	UNSECURED	NOT FILED	.00	.00
FIRST CHICAGO BANK	UNSECURED	NOT FILED	.00	.00
PREMIER BANKCARD/CHARTER	UNSECURED	375.00	.00	174.28

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KCA FINANCIAL SERVICES	UNSECURED	NOT FILED	.00	.00
AAA COLLECTIONS	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
ILLINOIS STUDENT ASSIST	UNSECURED	22150.90	.00	10294.66
KMART	UNSECURED	NOT FILED	.00	.00
LEE BOMGAARS DDS	UNSECURED	NOT FILED	.00	.00
MANCHESTER APARTMENTS	UNSECURED	NOT FILED	.00	.00
MCI WORLDCOM	UNSECURED	NOT FILED	.00	.00
MERCHANTS CREDIT GUIDE	UNSECURED	NOT FILED	.00	.00
MID AMERICA MANAGEMENT	UNSECURED	NOT FILED	.00	.00
NATIONAL MAGAZINE EXCHAN	UNSECURED	NOT FILED	.00	.00
NATIONWIDE CASSEL LP	UNSECURED	1203.81	.00	559.47
OFFICE DEPOT	UNSECURED	NOT FILED	.00	.00
ORCHARD BANK	UNSECURED	NOT FILED	.00	.00
PEOPLES CHOICE	UNSECURED	NOT FILED	.00	.00
KCA FINANCIAL SERVICES	UNSECURED	NOT FILED	.00	.00
SALLIE MAE SERVICING COR	UNSECURED	NOT FILED	.00	.00
SBC AMERITECH	UNSECURED	NOT FILED	.00	.00
SBC AMERITECH	UNSECURED	NOT FILED	.00	.00
SCHOOL OF PARALEGAL STUD	UNSECURED	NOT FILED	.00	.00
SHORT TERM LOANS	UNSECURED	221.50	.00	102.94
ST FRANCIS HOSPITAL	UNSECURED	NOT FILED	.00	.00
RETAILERS NATL BANK	UNSECURED	NOT FILED	.00	.00
TCF BANK	UNSECURED	NOT FILED	.00	.00
TRS RECOVERY SERVICES	UNSECURED	NOT FILED	.00	.00
UNITED CASH LOANS	UNSECURED	NOT FILED	.00	.00
US TELECOM	UNSECURED	NOT FILED	.00	.00
VITERRA ENERGY	UNSECURED	NOT FILED	.00	.00
NATIONWIDE CASSEL LP	UNSECURED	5544.10	.00	2576.63
ILLINOIS DEPT REVENUE	UNSECURED	3619.34	.00	1682.09

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	2175.00	155.24	44453.38	.00	46783.62
PRINCIPAL PAID	2175.00	155.24	20659.76	.00	22990.00
INTEREST PAID	589.15	.00	.00	.00	589.15
TOTAL PAID	2764.15	155.24	20659.76	.00	23579.15
The Debtor's attorney, PETER FRANCIS GERACI					2700.00
and was paid \$ 100.00 direct and \$ 2600.00 through the plan.					

The Trustee received \$ 1120.85 .

Refunds to the Debtor totaled \$ 369.98 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/09/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE

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